Registered No. M.—1175.

395

The Mysore Gazette.

Vol. 63.] PUBLISHED BY AUTHORITY. [No. 45.

BANGALORE, THURSDAY, NOVEMBER 15, 1928.

PART I.

IMPORTANT GOVERNMENT ORDERS.

FINANCIAL SECRETARIAT.

Issues Rules for working the Scheme of "Income Policies."

READ—

Letter No. 3085, dated 7th August 1928, from the Secretary, Insurance Committee, forwarding with reference to Clause (h) of para 5 of Government Order No. Fl. 8751-8808—G. F. 191-27-2, dated 12th May 1928, for the approval of Government, detailed rules and table of annuity payments for working the scheme of "Income Policies" and stating that the form of Revenue Account and Balance Sheet will be submitted separately.

(Letter and Rules printed in extenso.)

ORDER NO. FL. 2964-5—G. F. 192-27-6, DATED 12TH OCTOBER 1928.

Sanctioned.

2. Separate orders will issue regarding the points raised in paras 6 and 7 of the letter read above.

B. SRINIVASA IYENGAR,
Secretary to Government,
Financial Department.

RULES

FOR THE

ISSUE OF THE

MYSORE STATE 'INCOME POLICIES'

G. O. No. Fl. 2964-5—G. F. 192-27-6, dated 10—12th October 1928.

The Mysore State "Annuities Certain" or "Income Policies" Scheme sanctioned in G. O. No. Fl. 8751-8808—G. F. 192-27-2, dated the 12th May 1928 (Annexure I) will be worked according to the following Rules :—

1. The amount payable for purchasing an Annuity Certain for different periods is given in Annexure II appended to these Rules.

2. Government reserve to themselves the right to modify at any time these Rules and the rate of interest on which the calculation of the Capital Sum payable is based, but a contract of Income Policy once purchased will not be affected by any subsequent revision of the rate of interest.

3. In these Rules—

(*i*) "Subscriber" means any person who pays the amount prescribed in the Table of Capital Sum payable hereto annexed and purchases an Income Policy either immediate or deferred for his own benefit or for the benefit of a specified person who will be called the Beneficiary.

(*ii*) "Nominee" means any person in whose favour a Beneficiary desires that the annuity payment should be made for the remaining period of its term and includes a person appointed by a nominee.

(*iii*) "Deferred Annuity Bond" is the written document containing the terms of the contract for the future issue of an Annuity Payment Order.

(*iv*) "Immediate Annuity" is one in which the first payment is made at the end of the first interval.

(*v*) "Deferred Annuity" is one in which a certain number of intervals have to elapse before an Immediate Annuity is entered upon.

(*vi*) The "Committee" means the Committee constituted for the time being for the conduct of business of the Mysore State Life Insurance, Public Branch and "The Secretary" means the Secretary to the Committee.

(*vii*) "Annuity Payment Order" is the written authority issued by the Secretary of the Committee to the Treasury Officer for payment periodically of the stipulated instalments to the holder thereof.

4. The accounts and other books of the Scheme shall be separately maintained and its Funds kept distinct from Insurance Funds.

5. Any person who wishes to purchase an Income Policy may obtain the requisite application form (Form No. 1) from any District or Taluk Treasury which will be supplied free.

6. The applicant will fill up and sign the form and present it together with the sum payable according to the Table attached to these Rules to the Treasury Officer, who will acknowledge the receipt of the amount in the application and transmit it to the Secretary. The Treasury Officer will also give a separate receipt to the applicant for the sum so received.

7. If the application is for a Deferred Annuity, a Deferred Annuity Bond in Form No. 2 appended to these Rules will be forwarded to the Subscriber by post; if it is for an Immediate Annuity, an Annuity Payment Order in duplicate, in Form No. 3 appended to these Rules will be issued to the Treasury Officer of the place at which payment is desired and intimation of its issue sent to the Subscriber. If an application is rejected or otherwise dealt with, the Secretary will communicate the disposal to the Subscriber and refund the amount paid by him.

In the case of a Deferred Annuity, the Deferred Annuity Bond obtained in the first instance should be surrendered on expiry of the term fixed in it and an Annuity Payment Order obtained as in the case of an Immediate Annuity.

8. Payment of Annuity will be regulated as under—

(i) On receipt of the Annuity Payment Order, the Treasury Officer will deliver one half to the Annuitant and keep the other half carefully.

(ii) Each payment made will be entered on the reverse both of the Annuitant's half and of the Treasury Officer's half of the Annuity Payment Order, both entries being attested at the time of payment by the Treasury Officer.

(iii) An Annuity should, under no circumstances be paid for the first time in arrears for more than one year without the special orders of the Secretary.

(iv) The Date of First Payment of an Annuity is the first working day of the month succeeding that in which the period for which it is due expires.

(v) As a rule, an Annuitant must take payment in person after identification as provided for in the Annuity Payment Order.

(vi) An Annuitant who produces a life certificate signed by some person exercising the powers of a Magistrate of any class under the Criminal Procedure Code, or by any Registrar or Sub-Registrar under the Registration Regulation, or by any pensioned officer who, before retirement, exercised the powers of a Magistrate, or by any Gazetted Officer of Government, is exempted from personal appearance.

(vii) An Annuitant specially exempted by the Committee from personal appearance, a female Annuitant not accustomed to appear in public, or a male Annuitant who is unable to appear in consequence of bodily illness or infirmity may receive his or her annuity upon the production of a life certificate signed by a responsible Officer of the Government of Mysore or by some other well-known and trustworthy person in Mysore.

In all cases referred to in (vi) and (vii) *supra*, the Treasury Officer must take precautions to prevent false personation, and must, at least once a year, require proof independent of that furnished by the life certificate, of the continued existence of the Annuitant. For this purpose he should (save in cases of exemption from personal appearance granted by the Committee) require the personal attendance and due identification of all Annuitants who are not incapacitated by bodily illness or infirmity from so attending and in all cases where such inability may be alleged, he should require

proof thereof, in addition to the proof submitted of the Annuitant's existence. An Annuitant of rank may be privately identified by the Treasury Officer and need not be required to appear at the Treasury.

(viii) An Annuitant may draw his annuity at any treasury in Mysore through a duly authorised agent, who must either produce a certificate by a Magistrate, a Notary, a Banker, or a Minister of Religion on each occasion, that the Annuitant was alive on the date to which his annuity is claimed, or execute a bond to refund over-payments, and produce such a certificate as aforesaid at least once a year.

The Annuity of such an Annuitant should not be paid on account of more than a year after the date of the life certificate last received and the Secretary should be on the watch for authentic information of the decease of any such Annuitant, and on receipt thereof, should promptly forbid further payments.

(ix) An Annuitant requiring the transfer of payment of his annuity from one Treasury to another in the State should apply to the Officer in charge of the Treasury from which transfer is desired stating the reason for the transfer and surrendering the Annuitant's half of the Annuity Payment Order.

(x) A District Treasury Officer may authorise payment in any of the treasuries subordinate to him of an annuity payable under proper authority at his headquarters and may transfer the payment of an annuity from such subordinate treasury to the District Treasury or from one subordinate treasury to another in the same District.

9. The Secretary may, on application and on sufficient cause being shown, arrange for payment of an annuity in any treasury in British India through the Comptroller.

10. When the reverse of an Annuity Payment Order is filled up, or when the Annuitant's half is found to be worn or torn, both halves will be renewed by the Secretary.

11. If an Annuity remains undrawn for more than one year, the Annuity Payment Order must be returned to the Secretary.

If the Annuitant afterwards appears, the Treasury Officer may reclaim the Annuity Payment Order and renew payments.

12. (i) The appointment of nominees may be made and got registered in the Insurance Office at any time, and altered, if necessary at any time, by the holder for the time being.

(ii) A nomination shall be in the form of an application addressed and forwarded to the Secretary, after being signed by the Annuitant in the presence of a Gazetted Officer of the Mysore Government who should certify to the identity of the applicant or before a Magistrate in the presence of two witnesses who should certify to the identity of the applicant.

(iii) A nomination will be held to be valid if it is accepted by the Secretary even though the acceptance is after the death of the holder.

(iv) When the person nominated dies before the holder, the nomination becomes *ipso facto void* and the heirs of the nominee will have no claim.

(v) If the claimant to an annuity is not legally competent to act for himself, payment will be made to his father, failing whom, to his mother or to his legally constituted guardian.

(vi) When a nominee claims payment on the death of the Annuitant, he shall produce proof of death of the latter and also surrender the Annuity Payment Order.

When a holder proposes transfer of payment in favour of another, he shall surrender the Annuity Payment Order and furnish particulars necessary for issue of a fresh Payment Order.

13. If a Deferred Annuity Bond or Annuity Payment Order is lost, a duplicate thereof will be issued on payment of a fee of rupee one.

ANNEXURE I.

SANCTIONING THE INTRODUCTION OF THE ISSUE OF "INCOME POLICIES" IN CONNECTION WITH THE STATE LIFE INSURANCE.

Read—

Letter No. 3857, dated 24th August 1927, from the Secretary, Mysore State Life Insurance Committee, forwarding for orders of Government the Resolution of the Committee on the subject of introducing a scheme of "Term Annuities" or "Income Policies" for the benefit of the insured in the Official and Public Branches and their dependants together with the opinion thereon of Mr. George King, Actuary, London.

"I have the honour to state that in pursuance of the last Resolution of the Insurance Committee, passed at its meeting held on the 29th January 1927, copy of which was forwarded to you with my letter No. 15618, dated 8th February 1927, Mr. George King, F.I.A., F.F.A., Actuary, was consulted in the matter of introducing an Annuity Scheme for the benefit of the insured in both the Official and Public Branches. His reply dated 28th April 1927, stating that under many circumstances it would be very useful and suggesting that rates of interest to be adopted for purposes of calculation of annuities was circulated to the Members and the question was finally considered in all its aspects at the Committee Meeting held on 6th instant.

There appeared to be consensus of opinion as to its utility and adoption here. A copy of the Resolution passed by them is herewith submitted for favour of sanction of Government being obtained thereto.

The entire file of papers explaining the object and scope of the scheme is also forwarded herewith for reference and obliging return. It may be seen that the Scheme is proposed to be made entirely optional. As explained by Mr. George King, there is no element of risk, the only factors to be considered being those of interest and expenses of management. On these points the Committee have expressed their opinion which may kindly be accepted under the circumstances set forth by them in the Resolution.

On receipt of Government sanction to the Schemes, necessary Rules will be framed therefor and submitted to Government for approval and further orders."

Resolution passed by the Mysore State Life Insurance Committee at its Meeting held on the 6th August 1927.

* * *

III. Letter dated 28th April 1927, received from Mr. George King, F.I.A., F.F.A., in the matter of issuing annuities instead of payment of assurance in lumpsum at the option of the insured.

* * *

The Scheme was discussed and generally approved. It was resolved that the Scheme as noted below, be submitted to Government for sanction:—

(1) That the Scheme be worked as an independent branch of the Insurance Office and attached to the Public Branch.

(2) That those who have insured in the Official and Public Branches or their beneficiaries after death be allowed to exercise their option of having the whole or a part of the sum assured converted into term annuities fixed for ten years or any multiple of five years thereafter up to a maximum period of 30 years.

(3) That the rate of interest to be adopted as the basis of calculation as advised by the Actuary be assumed for the present as 4 per cent per annum subject, however, to variation at any time in respect of policies issued after that date.

(4) That for the present, nothing be charged for the cost of the establishment for working the Scheme as such cost is expected to be small.

Order No. Fl. 8751-8808—G. F. 192-27-2, dated 12th May 1928.

The question of affording facilities to those who have insured in the Official and Public Branches of the Mysore State Life Insurance to provide for the maintenance of themselves or their dependants in the form of assured incomes for a term of years, has been under the consideration of the State Life Insurance Committee for some time past.

2. Many persons are unable to find safe investments for their savings and long term investments which can be considered quite safe cannot always be had; and when money is kept in short-term deposits or bonds, there are risks and difficulties in changing investments from one form to another when the need therefor arises. There are also cases in which an assured periodical income and not the gift of a capital sum is the form of provision for maintenance which a person would desire to make for his dependants. An annuity payable during the whole life of a beneficiary is the best form of such provision, but life annuities are not quite popular. A Scheme of 'Annuities Certain' under which the whole amount invested is returned with interest during a fixed number of years is, however, likely to be appreciated by persons who desire that the amounts left by them should wholly go to benefit their dependants.

3. In view of these considerations, the Insurance Committee have submitted for sanction a Scheme of 'Term Annuities' also styled 'Income Policies' according to which the insured in the Official and Public Branches, or after the death of the insured their beneficiaries, may be allowed the option of having the whole or part of the sums assured converted into annuity payments calculated on the basis of a reasonable rate of interest, for a term of years up to a maximum period of 30 years. The Committee have proposed to work the Scheme as an adjunct of the State Life Insurance without charging anything on account of establishment as the outlay involved for the present is expected to be inappreciable.

4. Government generally approve of the Committee's proposals. They, however, consider that the Scheme which involves no element of insurance need not be confined to the insured and that it may be thrown open to the public in general. The only important factor in the Scheme is the return on the investment to the purchaser of the annuity or income policy. The interest rate to be assumed in the calculation of annuities will naturally depend upon the conditions of the money market as they are expected to stand from time to time.

5. Government are pleased to sanction the introduction of the issue of 'Income Policies' on the following lines which include some provisions intended to popularise the measures :—

(*a*) The period of the policies will be not less than 10 and not more than 30 years.

(*b*) The rate of interest for calculation of periodical payments will, until further orders, be fixed at 4½ per cent per annum. When there is need for altering it, the rate will be changed without notice, but annuity contracts or income policies purchased prior to the date of alteration will not be affected by the revision in the rate of interest.

(*c*) The Scheme will be thrown open to the public in general.

(*d*) The annuity payments made to beneficiaries will be exempt from Income-tax, but they will be taken into computation of total income for fixing the liability to and rate of Income-tax.

(*e*) It is proposed to exempt from attachment by Civil Courts Annuity payments not exceeding Rs. 240 per annum.

(*f*) The Scheme will be worked by the Insurance Committee as an annexe of the State Life Insurance and no cost on account of establishment for working it will be charged to the Scheme for the present.

(*g*) The Scheme will be introduced from 1st July 1928, and will be in force for a period of five years in the first instance.

(*h*) Detailed rules and tables of annuity payments for working the Scheme will be framed by the Insurance Committee and submitted for the approval of Government.

The rules should provide among other matters, for the issue of 'Income Policies' for securing immediate or deferred payments; for the payment of the purchase money in one lumpsum or in instalments; and for obtaining periodical payments monthly, quarterly, half-yearly or annually, at the option of applicants. Proposals should also be submitted by the Insurance Committee for the investment of surplus funds and for the preparation and submission of the annual accounts and balance sheet to Government.

B. SREENIVASA IYENGAR,
Secy. to Govt., Financial Department.

ANNEXURE II.

Table showing the Capital Sum to be paid for obtaining an Annuity of Rupee 1 per annum.

Years	Rupees	Years	Rupees
1	·9569	21	13·4047
2	1·8727	22	13·7844
3	2·7490	23	14·1478
4	3·5875	24	14·4955
5	4.3899	25	14·8282
6	5·1579	26	15·1466
7	5·8927	27	15·4513
8	6·5959	28	15·7429
9	7·2688	29	16·0219
10	7·9127	30	16·2889
11	8·5289	31	16·5444
12	9·1186	32	16·7889
13	9·6829	33	17·0229
14	10·2228	34	17·2468
15	10·7395	35	17·4610
16	11·2340	36	17·6660
17	11·7072	37	17·8622
18	12·1600	38	18·0500
19	12·5933	39	18·2297
20	13·0079	40	18·4016

NOTE.—Annuities will ordinarily be paid annually,

payment, however, is desired monthly, quarterly or half-yearly the instalments will be as follows:--

Monthly payments	...	·0816	of the full year's annuity.
Quarterly do	...	·2452	do
Half-yearly do	...	·4945	do

2. To calculate the Capital Sum required for obtaining a Deferred Annuity, take the Capital Sum shown in the above table against the total number of years required for the expiry of the term and deduct the Capital Sum shown against the period by which the annuity is desired to be deferred. Thus. Annuity to commence after 10 years and to last for 20 years thereafter will be arrived at by taking the figures shown against the year 10 and 20 *i.e.*, 30 namely 16·2889 and deducting 7·9127 shown against the year 10.

3. The minimum period for which an annuity can be purchased is 10 and the maximum 30 years.

4. The maximum period by which an annuity may be deferred is 10 years.

5. The annuity should be in whole rupees with a minimum of 12 rupees a year. A person may purchase any number of annuities.

6. A few examples are worked below :—

Number of annual payments	Capital sum required for an annuity of											
	Rs. 12			Rs. 18			Rs. 24			Rs. 30			Rs. 36		
	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.	Rs.	a.	p.
10	94	15	3	142	6	10	189	14	6	237	6	1	284	13	9
15	128	14	0	193	5	0	257	12	0	322	3	0	386	10	0
20	156	1	6	234	2	3	312	3	0	390	3	9	468	4	7
25	177	15	0	266	14	6	355	14	0	444	13	6	533	13	1
30	195	7	6	293	3	2	390	14	11	488	10	8	586	6	5

FORM No. 1.

MYSORE STATE LIFE INSURANCE, PUBLIC BRANCH.

FORM OF APPLICATION FOR ANNUITY.

I. (1) Full name of applicant.
(2) Occupation.
(3) Caste.
(4) Full Postal Address.
(5) Father's name.
(6) Place of birth—
(*a*) Village | (*c*) Taluk
(*b*) Hobli | (*d*) District

(7) Marks of Identification.
(*a*) Age | (*d*) Complexion
(*b*) Height | (*e*) Facial Configuration
(*c*) Build | (*f*) Other Marks.

II. (1) What is the amount of annuity that you propose to purchase and for how many years.
(2) Is the Annuity to be Immediate or Deferred.
(3) If Deferred, state the number of years by which payment has to be deferred.
(4) How is the Annuity to be paid
(*a*) Monthly | (*c*) Half-yearly
(*b*) Quarterly | (*d*) Yearly.

III. (1) State whether the Annuity is required to be paid to you or to your beneficiary or first to you and to your beneficiary, in case of your death before the expiry of the term of Annuity.
(2) Give the following particulars regarding your beneficiary :--
(*a*) Name
(*b*) Age
(*c*) How is the beneficiary related to you.
(*d*) Marks of identification.

Station :
Date. *Si ture.*

CERTIFICATE OF DOMICILE.

I hereby certify that

Son of

who proposes to subscribe is a native of

Village Hobli Taluk

District

Station Signature

Date Designation.

NOTE 1.—This certificate may be signed by a Mysore Government employee or a village officer or members of Representative Assembly or Legal Profession.

2. The Words "Mysore by Domicile" or "Village.. ..... District" may be scored out according as the subscriber is a native of Mysore by birth or domicile. A subscriber may be regarded as a "Native of Mysore by Domicile" if he answers to the following definition.

3. By the term "Native of Mysore by Domicile" shall be understood a person who has voluntarily fixed the habitation of himself and his family in the Mysore State, not for a mere special or temporary purpose but with the present intention of making it his permanent home. A continued residence for five years shall be *Primâ Facie* evidence of his having acquired a domicile.

To

The Officer in Charge,

.....Treasury,

.....

Sir,

I herewith tender Rs.

Rupees

towards the purchase value of the Annuity noted on pages 1 and 2, and request you to credit the amount to the Insurance Fund.

Station Yours faithfully,

Dated Signature and Address.

Certified that the sum of Rupees

has been received from

and credited to the Insurance Fund—*Vide* Item No.

in the Cash Accounts for 19

Station

Treasury

Date

Stamp.

Treasury Officer.

To be sent to Insurance Office by the Treasury, with the Subsidiary Register extract.

Number in Cash Account.

Received (Rs.) Rupees

from Mr.

towards the Purchase Value of Income Policy for credit to the Insurance Fund

Station

Date Treasury Officer

FORM No. 2.

MYSORE STATE LIFE INSURANCE,

PUBLIC BRANCH.

Deferred Annuity Bond No.

Whereas..... ...,son of..... .....(hereinafter called the Subscriber) has contracted with the Government of Mysore for payment of an Annuity of Rupees ( ) ....., ... and has deposited an application dated the day of 19 signed by him, as the basis of such contract.

Now it is hereby declared that in consideration of the payment to the Secretary to the Mysore State Life Insurance Committee of Rupees..... .... being the .....on the.....day of in the year 19 , the Secretary to the said Mysore State Life Insurance Committee shall be subject and liable to the payment, on behalf of the Mysore Government, of the said sum of Rupees.....monthly, quarterly, half-yearly or yearly to himself or his nominees by will or other document registered in the Office of the Secretary to the Insurance Committee, and failing such nominees, to his legal heirs after surrender of the Annuity Bond and in case of death after the production of satisfactory evidence of the death of the said..... the first payment of the instalment commencing from..... and the last ending with the payment to be made on.....

Bangalore

The.....day of.....192 . Secretary.

FORM No. 3.

ANNUITY PAYMENT ORDER.

ANNUITANT'S HALF.

Name of Annuitant

Head of charge.—State Life Insurance Fund.

Date or approximate date of birth	Sect	Residence showing village	Amount of monthly Annuity Rs.	a.	p.

No..... MYSORE STATE LIFE INSURANCE OFFICE,

Bangalore..... .....199 .

SIR,

In consideration of the sum of Rupees received from ....son of..... I hereby request you to pay the sum of Rupees..... .....monthly, quarterly, half-yearly or yearly.....being the amount of..... annuity.....as.....due to him..... upon the production of this order and a receipt according to usual form, the first such instalment being payable on or after and the last on or after Payable at the..... .....Treasury.

TO THE DY. COMR., TRY. DEPT.,

....DISTRICT.

Secretary,

Mysore State Life Insurance Committee.

NOTE 1.—Payment under this order is to be made only to the Annuitant in person, with the following exceptions :—

(*a*) To persons specially exempted by Government.

(*b*) To females unaccustomed to appear in public and to persons unable to appear on account of illness or bodily infirmity. Payment in both classes (*a*) and (*b*) is made on production of a Life Certificate signed by a responsible Officer of Government, or other well-known and trustworthy person.

(*c*) To any person sending a Life Certificate signed by some person exercising the power of a Magistrate of any class under the Criminal Procedure Code or by any Registrar or Sub-Registrar under the Registration Act, or by any pensioned Officer who, before retirement, exercised the powers of a Magistrate or by any Gazetted Officer of Government.

2.—On the decease of the Annuitant, this order should be immediately returned by his family to the District Officer with a report of the date of his death.

REVERSE OF ANNUITANT'S HALF.

Amount of Annuity Rs.*.....

Every separate payment is to be recorded below by the Disbursing Officer.

Month for which Annuity is due	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 19- . Date of payment	19 19- . Disbursing Officer's initials	Remarks
July ...											
August ...											

Blank space for folding.

September ...											
October ...											
November ...											
December ...											
January ...											
February ...											
March ...											
April ...											
May ...											
June ...											

REVERSE OF ANNUITANT'S HALF.

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Month for which Annuity is due	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	19 -19 . Date of payment	19 -19 . Disbursing Officer's initials	Remarks
July ...											
August ...											
September ...											
October ...											
November ...											
December ...											

Blank space for folding.

January ...											
February ...											
March ...											
April ...											
May ...											
June ...											

*In words.

REVERSE OF TREASURY OFFICER'S HALF.

AMOUNT OF ANNUITY Rs.*.....

This document is to be retained by the Disbursing Officer so long as the authority remains in force and in such manner that the Annuitant shall have no access to it. Every separate payment is to be recorded below :—

Month for which Annuity is due	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	Remarks
July ...											
August ...											
September ...											
October ...											
November ...											
December ...											
January ...											
February ...											
March ...											
April ...											
May ...											
June ...											

REVERSE OF TREASURY OFFICER'S HALF.

AMOUNT OF ANNUITY Rs.*.....

This document is to be retained by the Disbursing Officer so long as the authority remains in force and in such manner that the Annuitant shall have no access to it. Every separate payment is to be recorded below :—

Month for which Annuity is due	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	19 -19 . Date of payment	Disbursing Officer's initials	Remarks
July ...											
August ...											
September ...											
October ...											
November ...											
December ...											
January ...											
February ...											
March ...											
April ...											
May ...											
June ...											

*In words.

FORM NO. 3.

TREASURY OFFICER'S HALF.

Place for signature of Annuitant on the first payment made hereon. .....

Head of Charge—State Life Insurance Fund.

Personal Identification	Height		Date of approximate date of birth	Sect	Residence showing village	Amount of Annuity		
	Ft.	in.				Rs.	a.	p.

MYSORE STATE LIFE INSURANCE OFFICE,

No..... *Bangalore.....192*

SIR,

In consideration of the sum of Rupees received from ....son of..... .....

I hereby request you to pay the sum of Rupees..... ....monthly, quarterly, half-yearly, or yearly being the amount of annuity..... .....due to him..... upon the production of the counterpart hereof, taking from the claimant a receipt for the amount according to usual form the first such instalment being payable on or after and the last on or after

Payable at the.....Treasury.

TO THE DY. COMR., TRY. DEPT.,

.....DISTRICT.

Secretary,
Mysore State Life Insurance Committee.

NOTE.—Payment under this order is to be made only to the annuitant in person, with the following exceptions :—

(*a*) To persons specially exempted by Government.

(*b*) To females unaccustomed to appear in public and to persons unable to appear on account of illness or bodily infirmity.

Payment in both classes (*a*) and (*b*) is made on production of a Life Certificate signed by a responsible Officer of Government, or other well-known and trustworthy person

(*c*) To any person sending a Life Certificate signed by some person exercising the powers of a Magistrate of any class under the Criminal Procedure Code, or by any Registrar or Sub-Registrar under the Registration Act, or by any pensioned Officer who before retirement, exercised the powers of a Magistrate or by any Gazetted Officer of Government.

Thumb	1st Finger	2nd Finger	3rd Finger	Little or 4th Finger

Certified that the above finger prints have been taken in my presence and under my personal superintendence from the left hand of

Station

Date } Signature.